

IN RE:

THOMAS A. MANN, II
BETH A. MANN
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-24142

Chapter 13

Document No.: 169

ORDER OF COURT

AND NOW, this 13th day of May, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

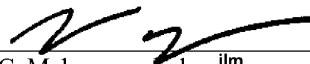
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

SIGNED
5/13/25 11:27 am
CLERK
U.S. BANKRUPTCY
COURT - WDP

BY THE COURT:


John C. Melaragno, Judge jlm
United States Bankruptcy Court

In re:
Thomas A. Mann, II
Beth A. Mann
Debtors

Case No. 19-24142-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 13, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas A. Mann, II, Beth A. Mann, 565 Franklin St., Freeport, PA 16229-1217
15161004	+ First Universal Finance Co., Inc., 115 Freeport St., Suite 1, New Kensington, PA 15068-6010
15161007	+ JOSHUA MCNAMARA, ESQ, 2 INDUSTRIAL WAY WEST, PO BOX 500, Eatontown, NJ 07724-0500
15145514	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
15145516	+ TW Philips Gas & Oil Company, c/o Peoples Gas Company, 205 North Main St., Butler, PA 16001-4998
15145517	+ Universal Finance, 115 Freeport Rd., Suite 1, New Kensington, PA 15068-6010
15145519	+ Walmart, PO Box 536927, Atlanta, GA 30353-6927
15145522	+ Zocal Loan Company, 53 Third St., San Francisco, CA 94103-3105

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcy@capvs.com	May 14 2025 00:00:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
cr	Email/Text: JCAP_BNC_Notices@jcap.com	May 14 2025 00:00:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 14 2025 00:18:12	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 14 2025 00:00:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 13 2025 23:58:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15145510	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 14 2025 00:01:10	Capital One Bank, 1680 Capital One Drive, Mc Lean, VA 22102-3407
15147186	+ Email/Text: bankruptcy@capvs.com	May 14 2025 00:00:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15145511	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 14 2025 00:18:52	Chase - Amazon, Po Box 960013, Orlando, FL 32896-0013
15145512	+ Email/Text: ebnnotifications@creditacceptance.com	May 13 2025 23:58:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15145513	Email/PDF: creditonebknofications@resurgent.com	May 14 2025 00:00:56	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
15161003	+ Email/Text: bnc-bluestem@quantum3group.com	May 14 2025 00:00:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15157533	Email/Text: JCAP_BNC_Notices@jcap.com	May 14 2025 00:00:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: May 13, 2025

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Total Noticed: 36

15161005	Email/Text: JCAP_BNC_Notices@jcap.com	May 14 2025 00:00:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15161006	Email/Text: JCAP_BNC_Notices@jcap.com	May 14 2025 00:00:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15159425	Email/PDF: resurgentbknofications@resurgent.com	May 14 2025 00:18:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15161008	+ Email/Text: bankruptcydpt@mcmcg.com	May 14 2025 00:00:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15161009	+ Email/Text: bankruptcydpt@mcmcg.com	May 14 2025 00:00:00	Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238
15161010	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 14 2025 00:19:22	Portfolio Recovery Associates LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15169265	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 14 2025 00:01:04	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15145515	+ Email/PDF: ebnotices@pnmac.com	May 14 2025 00:01:11	PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027
15178420	+ Email/PDF: ebnotices@pnmac.com	May 14 2025 00:01:04	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15161164	+ Email/Text: ebnpeoples@grblaw.com	May 13 2025 23:58:00	Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pgh, PA 15233-1828
15146456	^ MEBN	May 13 2025 23:51:22	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15145518	+ Email/Text: BankruptcyNotice@upmc.edu	May 14 2025 00:00:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15174762	Email/Text: BNCnotices@dcmsservices.com	May 13 2025 23:59:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15151798	+ Email/Text: bankruptcy@firstenergycorp.com	May 14 2025 00:00:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15145520	Email/Text: bankruptcy@firstenergycorp.com	May 14 2025 00:00:00	West Penn Power Company, 800 Cabin Hill Drive, Greensburg, PA 15606-2222
15145521	Email/Text: ebankruptcy@woodforest.com	May 14 2025 00:00:00	Woodforest National Bank, P.O. Box 7889, Spring, TX 77387-7889

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15161002	*+	Capital One Bank, 1680 Capital One Drive, Mc Lean, VA 22102-3407

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: May 13, 2025

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Joint Debtor Beth A. Mann julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Thomas A. Mann II julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 7